

This document provides information about the home loans provided by us. We are licensed to provide loans under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending.

About Nano

Nano provides an innovative, digital alternative for customers in the home lending space. We have removed the unnecessary hassle, wasted time and effort that is spent applying for your home loan. We combine the best of technology, data-driven insights, and cutting-edge digital customer experiences to provide you with a seamless, fast and intuitive home lending experience.

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we arrange for you is not unsuitable. To decide this, we may need to ask you some questions in order to assess whether the loan is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives; and
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the loan is made:

- you could not pay or could only pay with substantial hardship; or
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide information. It is therefore very important that the information you provide to us is accurate.

We must provide you with a copy of our credit assessment of your application if you ask within seven years of the date of the loan contract or principal increase. We are only required to give you a copy of the credit assessment if you enter into a loan contract or the loan amount is increased.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- Telephoning 13 6266;
- e-mailing help@nano.com.au; or
- by speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.



Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may be able to refer the complaint to our External Dispute Resolution (**EDR**) Scheme. Our external dispute resolution provider is the Australian Financial Complaints Authority (**AFCA**), which can be contacted on:

Phone: 1800 931 678
Fax: 03 9613 6399
Email: info@afca.org.au
Website: www.afca.org.au
Postal Address: GPO BOX 3 MELBOURNE VIC 3001

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about AFCA and obtain details of our privacy policy on request.

Things you should know

If we arrange a loan for you to purchase or refinance real estate, you should make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use.

You should ensure that you have approved finance before entering a binding contract to purchase.

We don't provide legal or financial advice. It is important that you understand your legal obligations under the loan, and the financial consequences.

Before you accept your loan offer, make sure you read the loan contract carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Questions?

If you have any questions about this Credit Guide or anything else about our services, just ask at any time. We're here to help you.